



Fee Schedule

Netherlands (non-France customers)

9 January 2025

*This version of the Fee Schedule comes into effect on 1 December 2024 for Corporate Customers (as defined in the Treasury Management Terms) who are existing customers of Airwallex (Netherlands) B.V. as at 28 October 2024, and comes into effect on 1 February 2025 for non-Corporate Customers who are existing customers of Airwallex (Netherlands) B.V. as at 28 October 2024. For new customers that sign up and accept Airwallex (Netherlands) B.V. terms and conditions during the period 29 October - 30 November 2024, this Fee Schedule is effective immediately.

The following fees and charges apply with respect to customers of Airwallex (Netherlands) B.V. (excluding legal entities registered in France).

Subscription Fee

Tier	Standard Fee (EUR)
Explore Tier	€19 or €0 per month [1][2][3][4]
Grow Tier	€49 per month [2][3][4]
Accelerate Tier	€999 per month [2][3][4]
Custom Tier	Custom pricing

Notes: [1] €0 per month if you deposit at least €10k per month through bank deposits, direct debits, or payment acceptance volumes, or if you hold a minimum balance of €10k in your wallet at the end of the month.

[2] Explore and Grow tier subscription fee is per entity while Accelerate Tier subscription fee is per Organization (i.e., covers all entities).

[3] This fee is exclusive of VAT and of any transaction-specific fees that are applicable, as outlined below.

[4] Moving from one tier to a lower-priced tier will take effect at the end of your then-current billing cycle, while upgrades will take effect immediately.

Business Account

Description	Standard Fee (EUR)[5]
FX Rates* [1]	
Customer Mark-Up / Margin (AUD, USD, HKD, CNY, JPY, EUR, GBP, CAD, CHF, NZD, SGD)	0.50%
Customer Mark-Up / Margin (MYR, IDR, KRW, PHP, THB, VND, INR, NPR, PKR, BDT, TRY, LKR and all other currencies)	1.00%
FX Quotes**	
1-Minute Quote Validity	0.02%
15-Minute Quote Validity	0.08%
30-Minute Quote Validity	0.10%
1-Hour Quote Validity	0.12%

4-Hour Quote Validity	0.20%
8-Hour Quote Validity	0.25%
24-Hour Quote Validity	0.30%
Collections	
Global Account Creation Fee	€0
Global Account Receiving Funds Fee	0.60% for KRW collections 0% for other currencies
Transfers	
Transfers in CNY	0.10%
Local Transfer Fee (incl. BPAY and FPS)	€0
SWIFT (SHA) Transfer Fee (incl. RTGS and FedWire) ^{***} [3]	€10 per transfer

SWIFT (OUR) Transfer Fee*** [4]	€20 per transfer
Other Fees & Charges	
Account Opening Fee	€0
Monthly Account Fee	€0
Break Costs	Varies. See PDS for example
API Integration Set Up Fee	To be advised.

Notes:

Effective 29 May 2024: For FX Conversions in Major Currencies (which can be held in the wallet) that are required as a result of amendments or cancellations, the above FX margin will apply. For currencies other than the Major Currencies (which cannot be held in the Wallet), the FX margin applied to the original conversion will be used.

* [1] The customer mark-up / margin will be included as the FX Exchange Rate that is used to convert one currency for another currency. If any currency is not listed, it will be treated as an “other currency”.

** [2] The Quotes mark-up / margin will be included in addition to the customer mark-up / margin in FX Rates as the FX Exchange Rate that is used to convert one currency for another currency. This feature is only available for customers on API version 2024-06-30 or later.

*** [3] SHA: Both the client (sender) and beneficiary will pay fees to the sending bank i.e. fees for the outgoing transfer. Beneficiary will receive the amount transferred less the intermediary banks' fees.

**** [4] OUR: The client pays for the wire transfer fees charged by intermediary banks.
 [5] Above Business Account Standard Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers, and is exclusive of VAT (wherever applicable).

Spend Fee

Tier	Offering	Standard Fee (EUR)
Borderless Cards, Expense Management[3] and Bill Pay		
Explore	Employee Cards (physical & virtual)	5 free employee card users, €6 per additional employee card user per month[1][2]
Grow	Employee Cards (physical & virtual), Expense Management[3] & Bill Pay	5 free spend users, €12 per additional active spend user per month[1][2]
Accelerate	Employee Cards (physical & virtual), Expense management[3] & Bill Pay	5 free spend users, €12 per additional active spend user per month[1][2]

Custom	Employee Cards (physical & virtual), Expense management[3] & Bill Pay	Custom
Automatic Conversion[4]		
Automatic conversion fee[4]		1.00%

Notes:

[1] For Explore Tier - an employee card user is defined as any user who is an active employee cardholder during your Subscription Plan. For Grow, Accelerate & Custom Tiers - an active spend user is defined as any user who is an active employee cardholder OR submits, approves, or pays a card expense or reimbursement OR submits, approves or pays a bill during your Subscription Plan. Further, an Employee Cardholder is active if they have been verified and has an Employee Card that has not been canceled or has not expired during the relevant Subscription Plan.

[2] Fee is exclusive of VAT (wherever applicable).

[3] Expense management includes managing expenses incurred on cards as well as out-of-pocket reimbursements.

[4] Automatic conversions allow you to spend on your Card if you don't hold sufficient levels of the currency you are trying to spend with, but you hold sufficient funds in your home currency to cover the transaction. This is an optional feature. Automatic conversions use your home currency to help prevent Card payments from failing. If you have insufficient funds to complete a Card transaction involving 1 of the 10 currencies listed below, we will use the available funds in your home currency. The 10 currencies are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, SGD, and USD. We will first check if sufficient funds are available in your transaction currency's balance in your Wallet. If the transaction currency is not sufficient, we will check whether your home currency's balance can cover the entire transaction amount. If it can, we will deduct the transaction

amount from your home currency balance at the prevailing FX rate plus an auto-conversion fee.

Payment Acceptance

The following pricing is quoted on a blended pricing basis for Cards and Local Payment Methods. The general fees specified, except for the Foreign Currency Settlement Fee, are applicable to both the acceptance of Cards and Local Payment Methods. All fees set out in this schedule are VAT exclusive, unless otherwise indicated. For interchange++ pricing, please reach out to our sales team.

Defined terms in this Fee Schedule have the meaning given to them in Airwallex's Online Payment Terms, which can be found here: <https://www.airwallex.com/eu/terms>.

1. General Fees

Description	Airwallex Fee [1]	Charging Method
Gateway Fee (incl. fraud & 3DS)	EUR 0.25	per attempted or actual Transaction
Foreign Currency Settlement Fee*	0.50%**	per settlement of a non-EUR Transaction in the same non-EUR currency

<p>Foreign Currency Settlement Fee*</p> <p><i>[Pricing applies to new online payments customers, who've had their payments application approved on or after 8 November 2023 and existing online payments customers from 11 January 2024 onwards]</i></p>	1.00%	per settlement of a non-EUR Transaction in the same non-EUR currency
FX Conversion Fee*	2.00%	per conversion of a Transaction currency into the Settlement Currency
Refund Fee^	EUR 0.25	Per Refund request
Chargeback Fee^	EUR 15	per Chargeback request

* The Foreign Currency Settlement Fee is not applicable to Transactions made by Local Payment Methods. The Foreign Currency Settlement Fee and the FX Conversion Fee are separate fees. Depending on the specific foreign currencies involved in a Transaction, only one of these would be charged at once. ^ These fees exclude any additional fees or charges imposed by a Network. Such fees and charges will be passed onto you by Airwallex.

** Will apply to select customers as agreed in writing with Airwallex

[1] Above General Fees is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

2. Pre-chargeback Service Fees

Visa rapid-dispute-resolution (RDR) Service Fee:

The following fees apply until 31 January 2025

Description	Airwallex Fee [2]	Charging Method
Tier 1 business industry [1]	EUR 5.00	per RDR case
Tier 2 business industry [1]	EUR 20.00	per RDR case
Tier 3 business industry [1]	EUR 35.00	per RDR case

[1] The business industry tier is determined by the Merchant Category Code (MCC) assigned to you by Airwallex:

- Tier 1 MCCs:
 - All MCCs not referenced in Tiers 2 or 3
- Tier 2 MCCs:
 - 5045 (Computers and Computer Peripheral Equipment and Software)
 - 5399 (Misc General Merchandise)
 - 5499 (Misc Food Stores - Convenience Stores and Specialty Markets)
 - 5734 (Computer Software Stores)
 - 5735 (Record Stores)
 - 5815 (Digital Goods Books/Movies/Music)
 - 5817 (Digital Goods App – Excludes Games)
 - 5818 (Large Digital Goods Merchant)
 - 5964 (Direct Marketing - Catalog)
 - 5968 (Direct Marketing - Subscription)
 - 5969 (Direct Marketing - Other)
 - 5999 (Miscellaneous Specialty Retail)

- 7299 (Miscellaneous Personal Services – not elsewhere classified)
- 7321 (Consumer Credit Reporting)
- 7399 (Business Services – Default)
- 8699 (Member Organizations – Default)
- 8999 (Professional Services – Default)
- Tier 3 MCCs:
 - 4816 (Computer Network/Information Services)
 - 5122 (Drugs, Drug Proprietaries, Druggist Sundries)
 - 5816 (Digital Goods - Games)
 - 5912 (Drug Stores, Pharmacies)
 - 5962 (Direct Marketing - Travel Related Arrangement Services)
 - 5966 (Direct Marketing – Outbound Telemarketing Merchants)
 - 5967 (Direct Marketing - Inbound Telemarketing Merchants)
 - 5993 (Cigar Stores and Stands)
 - 6051 (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Money Orders, Travelers Cheques and Debt Repayment)
 - 7273 (Dating and Escort Services)
 - 7995 (Betting, including Lottery Tickets, Casino Gaming Chips, Off- Track Betting, and Wagers at Race Tracks)

[2] Above Visa RDR Service Fees is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

Mastercard Collaboration Service Fee:

The following fees apply until 31 January 2025

Description	Standard Fee	Charging Method
Tier 1 business industry [1]	11 EUR	per accepted Collaboration case

Tier 2 business industry [1]	20 EUR	per accepted Collaboration case
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Notes: [1] The business industry tier is determined by the Merchant Category Code (MCC) assigned to you by Airwallex:

- Tier 1 MCCs:
 - All MCCs not referenced in Tier 2
- Tier 2 MCCs:
 - 4816 (Computer Network/Information Services)
 - 5122 (Drugs, Drug Proprieties, Druggist Sundries)
 - 5912 (Drug Stores, Pharmacies)
 - 5962 (Direct Marketing: Travel-Related Arrangement Services)
 - 5964 (Direct Marketing - Catalog)
 - 5966 (Direct Marketing - Outbound Telemarketing Merchants)
 - 5967 (Direct Marketing - Inbound Telemarketing Merchants)
 - 5968 (Direct Marketing - Subscription)
 - 5969 (Direct Marketing - Other)
 - 5993 (Cigar Stores and Stands)
 - 7273 (Dating and Escort Services)
 - 7995 (Betting, including Lottery Tickets, Casino Gaming Chips, Off- Track Betting, and Wagers at Race Tracks)
- [2] Above Mastercard Collaboration Service Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

The following fees will apply from 1 February 2025:

Description	Standard Fee (EUR) [1]	Charging Method
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Visa rapid-dispute-resolution (RDR) Service Fee	EUR 15.00	Per RDR case
Collaboration Resolution Fee	EUR 24.00	per accepted Collaboration case

[1] Above Pre-Chargeback Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

3. Payment Method Fees (Blended)

Description	Airwallex Fee[1]	Charging Method
EEA Consumer Cards - Visa and Mastercard	1.30%	per Transaction
All Other Cards - Visa and Mastercard, and Unionpay cards	2.80%**	per Transaction
All Other Cards - Visa and Mastercard, and Unionpay cards	3.15%	per Transaction
<i>[Pricing applies to new online payments customers, who've had their payments application approved on or after 8 November</i>		

<i>2023 and existing online payments customers from 11 January 2024 onwards]</i>		
Amex cards	2.40%	per Transaction
EEA cards (Diners, Discover)	1.30%	per Transaction
UK cards (Diners, Discover)	2.40%	per Transaction
International cards (Diners, Discover)	3.15%	per Transaction

** Will apply to select customers as agreed in writing with Airwallex

[1] Above Payment Method Blended Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

4. Local Payment Methods (Blended)

Description	Airwallex Fee	Charging Method
Other payment methods: Refer to: https://www.airwallex.com/uk/online-payments-capability		

[1] Above Local Payment Method Blended Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

Some of these fees may appear as one combined fee on your invoice. For example, an International Card transaction may appear as one fee that combines the Payment Method Fee and Foreign Currency Settlement Fee in the same line item. If you have any questions about the fees on your invoice, please contact us and we can help clarify any questions.

5. Subscription Management (API only)

Description	Airwallex Fee	Charging Method
Collect recurring subscription payments from your customers	0.40%	per successful transaction

[1] Above Subscription Management Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

6. Custom URL Payment Links

Description	Standard Fee (EUR) [1]	Charging Method
Customized URL for payment links	€8	Per custom link per month

[1] Above Custom URL Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.